

Debtor 1 Rick Raymond White

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania  
(State)

Case number 18-20359-JAD

## Form 4100R

## Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

## Part 1: Mortgage Information

Name of creditor: Lakeview Loan Servicing, LLC Court claim no. (if known): 5

Last 4 digits of any number you use to identify the debtor's account: 7 8 6 4

Property address: 904 Short Street  
Number Street

Canonsburg PA 15317  
City State ZIP Code

## Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

## Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 12 / 01 / 2023  
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ \_\_\_\_\_
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ \_\_\_\_\_
- c. **Total.** Add lines a and b. (c) \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

     /      /       
MM / DD / YYYY

Debtor 1 Rick Raymond White Case number (if known) 18-20359-JAD  
First Name Middle Name Last Name

**Part 4:** Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5:** Sign Here

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

**X** /s/ Roger Fay  
Signature

Date 11 / 20 / 2023

Print Roger Fay  
First Name Middle Name Last Name

Title Attorney for Secured Creditor

Company Albertelli Law

**If different from the notice address listed on the proof of claim to which this response applies:**

Address 14000 Commerce Parkway, Suite H  
Number Street

Mount Laurel NJ 08054  
City State ZIP Code

Contact phone (813) 221 - 4743

Email rfay@alaw.net

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that on this 20th day of November, 2022, I caused a true and correct a copy of the foregoing on the parties listed below:

**SERVICE LIST**

Rick Raymond White  
904 Short Street  
Canonsburg, PA 15317

Scott R. Lowden  
Scott R. Lowden, Esq  
100 Heathmore Avenue  
Pittsburgh, PA 15227

David A. Rice  
Rice & Associates Law Firm  
15 West Beau Street  
Washington, PA 15301

Ronda J. Winnecour  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219

Office of the United States Trustee  
Liberty Center.  
1001 Liberty Avenue, Suite 970  
Pittsburgh, PA 15222

ALBERTELLI LAW

BY: /s/ Roger Fay, Esq., ID No. 315987  
14000 Commerce Parkway, Suite H  
Mount Laurel, NJ 08054  
[rfay@alaw.net](mailto:rfay@alaw.net)